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8 Attorney for Plaintiff Patricia Roach

9 UNITED STATES DISTRICT COURT  
10 CENTRAL DISTRICT OF CALIFORNIA

11 PATRICIA ROACH,

CASE NO. CV08-4746-JFW (AGRx)

12 Plaintiff,

**JUDGMENT**

13 v.

14 KAISER PERMANENTE LONG TERM  
15 DISABILITY PLAN; METROPOLITAN  
16 LIFE INSURANCE COMPANY,

17 Defendants.

18 The Court finds that MetLife incorrectly denied Plaintiff LTD benefits under the “own  
19 occupation” definition of disability under the Plan. Plaintiff is entitled to disability benefits  
20 through February 25, 2006, the last day that the administrative record evidences that Plaintiff  
21 was disabled. (AR 0106) The Court does not consider whether Plaintiff is entitled to any benefits  
22 beyond February 25, 2006, or whether Plaintiff is entitled to benefits under the “any occupation”  
23 definition of disability under the Plan. The Court remands this action to MetLife for purposes of  
24 a calculation of benefits in accordance with these Findings of Fact  
25 and Conclusions of Law (“FFCL”), and for determination of whether the Plaintiff is entitled to  
26 LTD benefits beyond February 25, 2006.

27 Dated: June 1, 2009

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THE HONORABLE JOHN F. WALTER,  
United States District Judge